

**Information to identify the case:**

Debtor 1

**Mutaz Abdullah**

Social Security number or ITIN xxx-xx-2084

EIN --\_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court Northern District of Illinois

Case number: **21-03330**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mutaz Abdullah

June 15, 2021

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mutaz Abdullah  
Debtor

Case No. 21-03330-DLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Date Rcvd: Jun 15, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2021:

Recip ID	Recipient Name and Address
db	+ Mutaz Abdullah, 10830 Green Manor Ct., Orland Park, IL 60467-9426
29279011	+ Associated Bank, Attn: Bankruptcy Dept./Mail Stop 7712, 1305 Main St, Stevenspoint, WI 54481-2898
29279013	+ Beermann LLP, 161 N. Clark St., Ste. 3000, Chicago, IL 60601-3346
29279019	City of Chicago, Department of Finance, PO Box 88292, Chicago, IL 60680-1292
29279021	+ Rayah Abdullah, 2366 N. Seeley Ave. Apt. 1s, Chicago, IL 60647-2050
29279022	+ Reveliotis Law, P.C., 1030 Higgins Rd, Ste. 101, Park Ridge, IL 60068-5761

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QCLSTEEGE.COM	Jun 16 2021 02:33:00	Catherine L. Steege, ESQ, Jenner & Block, 353 N. Clark Street, Chicago, IL 60654-5474
29279009	+ EDI: AMEREXPR.COM	Jun 16 2021 02:33:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
29279010	EDI: AMEREXPR.COM	Jun 16 2021 02:33:00	Amex, PO Box 0001, Los Angeles, CA 90096-8000
29279014	EDI: BMW.COM	Jun 16 2021 02:33:00	BMW Financial Services, PO Box 3607, Dublin, OH 43016-0305
29285575	+ EDI: AISACG.COM	Jun 16 2021 02:33:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
29279012	+ Email/Text: marilyn.gonzalez@popular.com	Jun 15 2021 22:58:00	Banco Popular de Puerto Rico, Attn: Bankruptcy, Po Box 362708, San Juan, PR 00936-2708
29279016	EDI: CITICORP.COM	Jun 16 2021 02:33:00	Citi, PO Box 6004, Sioux Falls, SD 57117-6004
29279017	+ EDI: CITICORP.COM	Jun 16 2021 02:33:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
29279018	+ EDI: CITICORP.COM	Jun 16 2021 02:33:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
29279020	EDI: IRS.COM	Jun 16 2021 02:33:00	Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
29279015	EDI: JPMORGANCHASE	Jun 16 2021 02:33:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0752-1

User: admin

Page 2 of 2

Date Rcvd: Jun 15, 2021

Form ID: 318

Total Noticed: 17

**Recip ID**  
29285576**Bypass Reason**  
\*+**Name and Address**BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK  
73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2021 at the address(es) listed below:

Name	Email Address
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Catherine L. Steege, ESQ

csteege@jenner.com csteege@ecf.axosfs.com

David P Lloyd

on behalf of Debtor 1 Mutaz Abdullah court docs@davidlloyd law.com

Patrick S Layng

USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3